

# ROCKY HILL

## 2022-27 Affordable Housing Plan



**Planning & Zoning Commission**

**Adopted December 21, 2022**

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December 21, 2022

This document is the 2022-27 Affordable Housing Plan for Rocky Hill, Connecticut.

Section 8-30j of the Connecticut General Statutes requires that each municipality prepare and adopt an affordable housing plan and update it at least once every five years. This is Rocky Hill's first specific affordable housing plan.

This Plan was prepared with guidance from the Planning and Zoning Commission. The process of preparing this Plan included:

- Workshop meetings with the Planning and Zoning Commission,
- An on-line survey of Rocky Hill residents,
- Independent research and investigation by a planning consultant,
- Discussion and refinement of a variety of housing issues and possible strategies, and
- Preparation and refinement of an affordable housing plan.

With adoption of this Affordable Housing Plan, attention now turns to implementation as Rocky Hill continues to look for ways to provide for a variety of housing options throughout the community Hill to:

- expand housing options and choices, and
- help meet the housing needs of households of all ages, sizes, incomes, and characteristics.

Sincerely,

*Planning & Zoning Commission*

# 1

*“Housing is absolutely essential to human flourishing.”*

*Without stable shelter, it all falls apart.”*

Matthew Desmond,  
American Sociologist  
Princeton University

## PLANNING FOR HOUSING CHOICES

### Overview

In the last few years, housing has become an issue of increased public policy attention in America, in Connecticut, and in Rocky Hill. This is not to imply that housing was not an issue before, just that states and municipalities are now realizing that public policymakers need to take concrete steps to address housing issues related to quality, quantity, affordability, availability, and other factors.

In 2017, the Connecticut legislature enacted a requirement for each municipality in Connecticut to prepare an affordable housing plan and update it at least once every five years thereafter. In Rocky Hill, the Planning and Zoning Commission took on the responsibility of addressing this requirement.

As part of their work, the Commission recognized:

- Housing is a basic human right
- Housing affordability is an issue facing more and more people
- Housing affordability issues are expected to continue over time
- Providing for a variety of housing choices helps ensure that people of all incomes, ages, and other characteristics will be able to find housing in Rocky Hill to meet their needs.

#### GOAL

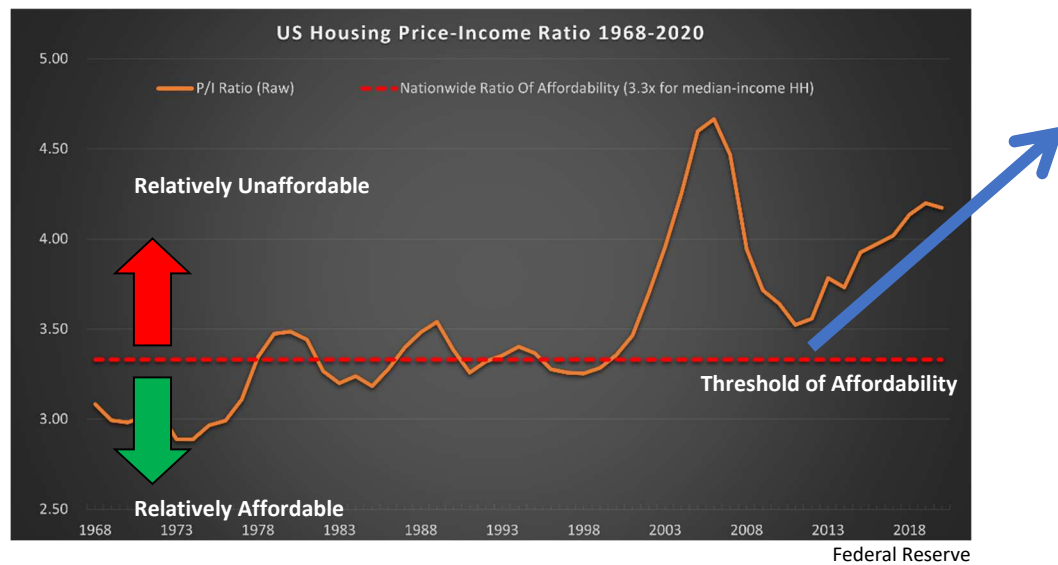
***Continue to provide for a variety of housing options throughout Rocky Hill to:***

- ***expand housing options and choices, and***
- ***help meet the housing needs of households of all ages, sizes, incomes, and characteristics.***

## Housing Affordability Issues Generally

People who have housing may not be aware of or think about how housing has become unaffordable for many people.

The following graphic shows the ratio of median house prices to median incomes in America and how it has grown ever higher over time. Prior to 1980 or so, the median housing price was less than three times the median family income and was relatively affordable. However, since that time, the ratio has increased and housing has become relatively unaffordable.



Part of the reason for housing becoming unaffordable is that there has not been enough housing production to meet people's needs. Since the "sub-prime mortgage crisis" in 2006 or so, there were 12 consecutive years when housing production fell below the historical rate. This housing shortage contributed to the situation where housing prices jumped significantly.



### Cost Burdened

A household is generally considered to be “housing cost-burdened” if it spends more than 30% of its income on housing costs.

Households earning incomes above \$75,000 per year (a rough approximation of 80% of area median income) may choose to spend more than 30% of their income on housing and may be able to afford it.

The same cannot be said for households earning low or moderate incomes.

Spending more than 30% of household income on housing means that less money is available to meet other cost-of-living items:

- Transportation = 15-20%
- Food = 15-20%
- Health care = 10-15%
- Child care or higher education = varies

## Housing Affordability Issues Specific To Rocky Hill

While Rocky Hill has a fairly diverse housing stock with a variety of ownership and rental housing units, many of these units are priced above levels considered affordable to people earning typical incomes. As a result, some existing Rocky Hill households may be “housing cost burdened” (see sidebar) paying for the housing they currently occupy.

### Existing Households Which Are Cost-Burdened

For the 3,708 Rocky Hill households earning less than \$75,000 per year, about 55% of those households are housing cost burdened and may not have the financial resources for other life expenses (food, utilities, transportation, medical care, etc.).

OWNER HOUSEHOLDS	Number	Spend 30 Percent Or More On Housing	Percent
Less than \$74,999	2,167	1,047	48%
\$75,000 or more	3,508	209	6%
Income not computed	10	-	-
<b>TOTAL</b>	<b>5,685</b>	<b>1,256</b>	<b>22%</b>

American Community Survey, 5-Year Estimate (2020) (Table B25106)

RENTER HOUSEHOLDS	Number	Spend 30 Percent Or More On Housing	Percent
Less than \$74,999	1,541	999	65%
\$75,000 or more	1,357	0	0%
Income not computed / no cash rent	94	-	-
<b>TOTAL</b>	<b>2,992</b>	<b>999</b>	<b>33%</b>

American Community Survey, 5-Year Estimate (2020) (Table B25106)

### Lack Of Affordability To Employees Of Local Businesses

While Rocky Hill has a strong tax base and local businesses employ thousands of workers, many of those workers do not earn enough to be able to afford to live in Rocky Hill. This may also mean the businesses may not be attracted to Rocky Hill in the future if employees cannot find housing they can afford.

## Working Families Who May Be Struggling

In studying issues related to the high cost-of-living in Connecticut, the United Way developed an “ALICE” index which means Asset Limited, Income Constrained, and Employed.

The index looks at the challenges faced by people with everyday jobs that other people often rely on (health care aides, waiters / waitresses, retail clerks, grocery store staff, school bus drivers, landscaping workers, etc.). ALICE households may work multiple jobs and still not be able to afford housing in Rocky Hill.

Town	% ALICE
Wethersfield	30%
Newington	28%
Cromwell	24%
<b>Rocky Hill</b>	<b>22%</b>
Glastonbury	20%

United Way Of Connecticut

About 22% of the households in Rocky Hill met the ALICE criteria.

## Providing Better Opportunities

According to Habitat for Humanity and other housing organizations, decent and affordable shelter provides better opportunities for people – older persons, younger people, children and their parents, lower-income workers, everyone. In an affordable home, people and families can find better health, more independence, more financial freedom, and a stability and security that many simply can’t achieve without a helping hand.

There are many people being left behind in the housing market and that there will continue to be many people needing housing that is affordable. There will also be people seeking other housing options in Rocky Hill. This includes:

1. Current residents who want to continue to live here but want additional housing options (smaller, less maintenance, more affordable, etc.)
2. Parents or children of existing residents who want to live in Rocky Hill,
3. Elderly residents seeking lower costs and/or social engagement,
4. People who work in Rocky Hill and would like to live here (such as schoolteachers, “essential workers” in areas such as emergency services, health care, education, government, retail, etc.),
5. People who would like to enjoy the benefits of living in Rocky Hill.
6. People who want to stay in a community they love through whatever circumstances they may find themselves in.

## Reasons Why Housing Needs And Desires Are Changing

- Changing age mix / composition with more senior households
- Seniors outliving their savings
- Housing cost rising faster than income growth
- Younger households struggling with student debt / high cost of renting / difficulty saving for a down payment
- Smaller households considering smaller units
- Some seeking lower maintenance housing options
- Some seeking housing options with more amenities / services
- Some seeking lower cost housing

## 2

## BACKGROUND DATA

### What Is Affordable Housing?

In this Affordable Housing Plan, the term “affordable housing” refers to housing units which are affordable to persons and families earning low- or moderate-incomes (see sidebar).

#### ELIGIBLE HOUSEHOLDS - 2022 Maximum Income By Household Size

	1 person	2 people	3 people	4 people	5 people
<b>Area Median Income</b>	<b>\$78,820</b>	<b>\$90,080</b>	<b>\$101,340</b>	<b>\$112,600</b>	<b>\$121,608</b>
<b>80% AMI</b>	\$63,056	\$72,064	\$81,072	\$90,080	\$97,286
<b>60% AMI</b>	\$47,292	\$54,048	\$60,804	\$67,560	\$72,965

#### GROSS RENT - 2022 Maximum Monthly Gross Rent By Unit Size

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>	\$1,038	\$1,265	\$1,562	\$1,931	\$2,288
<b>60% AMI</b>	\$865	\$1,054	\$1,302	\$1,609	\$1,907

#### 2022 Maximum Sales Price By Unit Size At 5% Interest

(Based on 20% down payment, current mortgage rates, estimates for utility payments (based on unit size), and estimates for real estate taxes, insurance, common fees, etc. (based on unit value).

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>	\$200,621	\$205,038	\$241,342	\$273,363	\$299,307
<b>60% AMI</b>	\$139,754	\$165,294	\$188,738	\$181,096	\$197,120

#### 2022 Maximum Sales Price By Unit Size At 6% Interest

	Studio	1 BR	2 BR	3 BR	4 BR
	1 person	1-2 people	3 people	4-5 people	6 people
<b>80% AMI</b>	\$185,885	\$189,840	\$223,388	\$252,059	\$276,331
<b>60% AMI</b>	\$128,677	\$153,212	\$174,203	\$167,361	\$181,708

#### Terminology

Low- or moderate-incomes means persons or families (called households) that earn 80% or less of the area median income (AMI).

Affordable means that such households do not spend more than 30% of their annual income on housing.



## How Many NOAH Units Does Rocky Hill Have?

Based on the preceding calculations, Rocky Hill may have had thousands of housing units which naturally rent or sell at affordable prices. Such units are sometimes referred to as “naturally occurring affordable housing” (NOAH) units.

**Rental Rate** – The American Community Survey (ACS) estimated that, in 2020, about 1,701 units in Rocky Hill rented for less than \$1,500 per month at that time (although the specific bedroom configuration is not known).

Total Number of Rented Units:	Number	Cumulative
Less than \$500 (including no cash rent)	135	135
\$500 to \$999	79	214
\$1,000 to \$1,499	1,487	1,701
\$1,500 to \$1,999	1,167	2,868
\$2,000 to \$2,499	124	2,992
\$2,500 or more	0	

**Unit Value (ACS Data)** – Again from 2020, the American Community Survey estimated that about 3,498 units were valued at less than \$250,000 at that time although the specific bedroom configuration is not known.

Total Number of Owned Units:	Number	Cumulative
Less than \$100,000	192	192
\$100,000 to \$149,999	312	504
\$150,000 to \$199,999	619	1,123
\$200,000 to \$249,999	1,251	2,374
\$250,000 to \$299,999	1,124	3,498
\$300,000 to \$399,999	1,433	4,931
\$400,000 to \$499,999	457	5,388
\$500,000 to \$999,999	297	5,685
\$1,000,000 or more	0	

Overall, it is possible that Rocky Hill may have had 5,199 naturally occurring affordable housing units in 2020 (1,701 rental units plus 3,498 ownership units) which might have sold or rented at affordable prices at that time.

However, these estimates are deceiving because:

- Housing prices have escalated significantly since 2020,
- Many of the units are not restricted to affordable prices, and
- the State Department of Housing does not recognize them for the purposes of the Affordable Housing Appeals Procedure.

### NOAH Data Sources

There is no perfect data source of how much naturally occurring affordable housing (NOAH) there might be in Rocky Hill:

- The 2010 Census is already 12 years old
- The 2020 Census is not due to be released until May 2022 or later,
- The American Community Survey (ACS) is a 5-year average (2016-19) based on a small sample size and extrapolated to the community,
- The Assessor database reports estimated market value of ownership units but does not capture rental rates of individual units, and
- Multiple Listing Service (MLS) data only captures sales and rentals in a specific year (a subset of all housing units in the community) listed with realtors.

## How Much State-Defined AH Does Rocky Hill Have?

The State Department of Housing recognizes 454 housing units in Rocky Hill qualifying as “State defined affordable housing units”:

- Assisted housing units,
- Deed-restricted housing units,
- Households using tenant rental assistance certificates in Rocky Hill,
- Households utilizing CHFA/USDA mortgages in Rocky Hill.

ASSISTED HOUSING	Street Address	Total	Family	Elderly / Disabled	Built
<b>Rocky Hill Housing Authority</b>					
Senior Center Housing	36 Willow Road	40	0	40	?
Harold J. Murphy	20 School Street	30	0	30	1989
<b>Other</b>					
Greenfield Village Co-Op	Marshall Road	10	10	0	1991
Elms Common	965 Elms Common Drive	155	155	0	1980
		<b>235</b>	<b>165</b>	<b>70</b>	

TENANT RENTAL ASSISTANCE	<b>62</b>	Locations not disclosed ( <u>increase</u> of 10 units from prior year)
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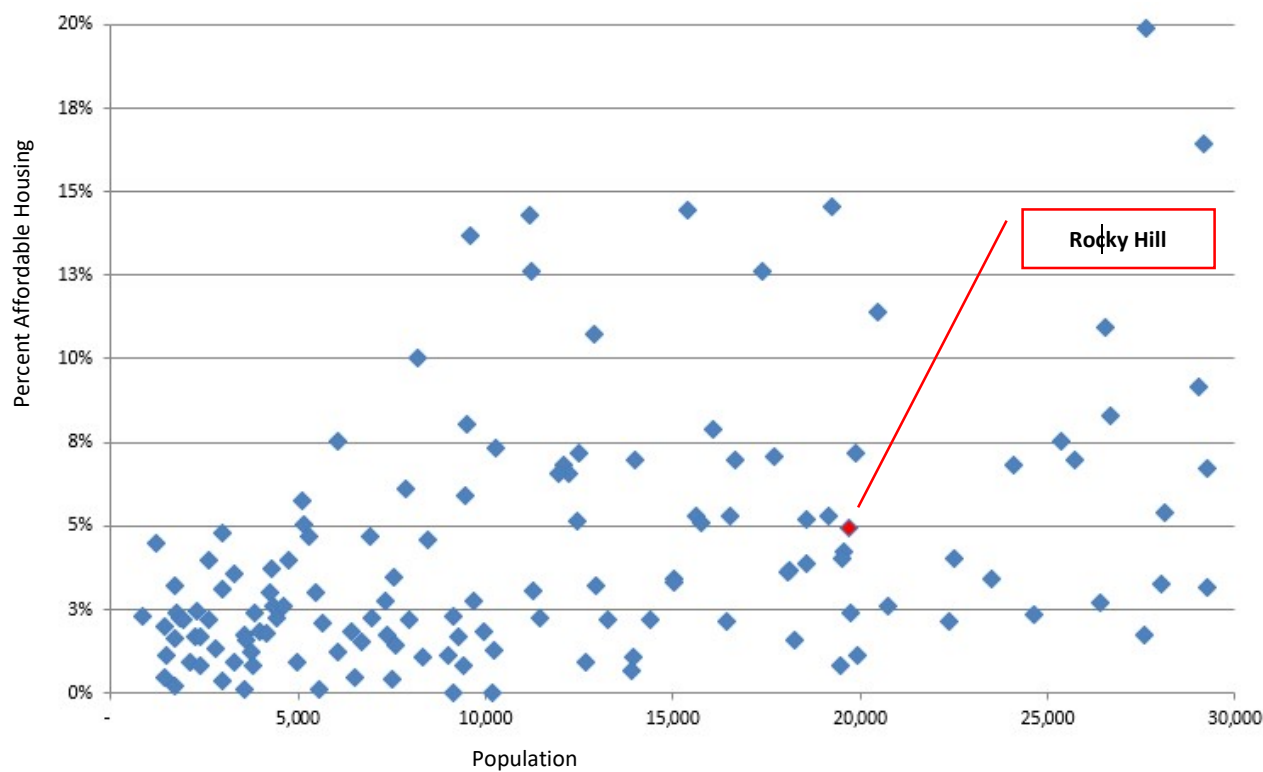
CHFA / USDA MORTGAGES	<b>157</b>	Locations not disclosed ( <u>decrease</u> of 37 units from prior year)
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DEED-RESTRICTED HOUSING	Total	Start Date	Expiration Date
None	0		
	<b>0</b>		

TOTAL STATE-DEFINED	<b>454 Units</b>	<b>5.13%</b> Of 8,843 units in 2010 Census
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NOTE – Based on the preliminary 2020 Census housing count of 9,319 units, the affordable housing percentage for Rocky Hill will reset to 4.87%.

**Comparison Of State-Defined Affordable Housing**  
(Data is based on 2010 Census since 2020 Census not yet released)



<b>SIMILAR SIZE</b>	<b>Ranked By 2010 Population</b>	<b>2010 % AH</b>
Municipality		
Simsbury	23,511	3.40%
Watertown	22,514	4.00%
Guilford	22,375	2.12%
Darien	20,732	2.59%
Bloomfield	20,486	11.38%
Southbury	19,904	1.15%
Berlin	19,866	7.19%
New Canaan	19,738	2.42%
<b>Rocky Hill</b>	<b>19,709</b>	<b>4.95%</b>
Montville	19,571	4.21%
Waterford	19,517	4.03%
Monroe	19,479	0.81%
Ansonia	19,249	14.56%
East Lyme	19,159	5.31%
Bethel	18,584	5.20%
Stonington	18,545	3.86%
Madison	18,269	1.59%
<b>Average</b>	<b>20,071</b>	<b>4.63%</b>

<b>SIMILAR AH %</b>	<b>2010 Population</b>	<b>Ranked By 2010 % AH</b>
Municipality		
Ellington	15,602	5.27%
Bethel	18,584	5.20%
Trumbull	36,018	5.14%
Greenwich	61,171	5.13%
Coventry	12,435	5.12%
Suffield	15,735	5.10%
Wallingford	45,135	5.04%
East Granby	5,148	5.02%
<b>Rocky Hill</b>	<b>19,709</b>	<b>4.95%</b>
Sprague	2,984	4.81%
Westbrook	6,938	4.70%
North Haven	5,297	4.70%
Litchfield	8,466	4.58%
Canaan	1,234	4.49%
Montville	19,571	4.21%
Waterford	19,517	4.03%
Watertown	22,514	4.00%
<b>Average</b>	<b>18,592</b>	<b>4.79%</b>

NOTE – Percentages will reset in February 2022 when the 2020 Census housing count is included.

## Why Is The Affordable Housing Appeals Procedure Relevant?

If less than 10 percent of Rocky Hill's housing stock is State-defined affordable housing, then Rocky Hill is potentially subject to developer over-ride of local zoning. At the present time, Rocky Hill's State-defined affordable housing stock is at about 5.13 percent (see page 10).

Connecticut passed a law in 1989 called the Affordable Housing Appeals Procedure (codified as CGS Section 8-30g). Municipalities are subject to the Appeals Procedure when less than 10 percent of the housing stock meets State criteria (see CGS Section 8-30g):

- Assisted housing units (see glossary in Appendix A),
- Deed-restricted housing units which are restricted to sell or rent to households earning 80% or less of area median income and priced to not exceed 30% of that income,
- Households using tenant rental assistance certificates in Rocky Hill,
- Households utilizing CHFA/USDA mortgages in Rocky Hill.

### BASED ON UNITS

#### Assisted Housing



#### Deed-Restricted Housing



### BASED ON HOUSEHOLDS

#### Tenant Rental Assistance



#### CHFA/USDA Mortgages



Rocky Hill is subject to the Affordable Housing Appeals Procedure since the State-defined affordable housing count is at 5.13% (454 qualifying units compared to the housing count of 8,843 units).

In communities subject to the Procedure, a qualifying development (see sidebar) containing affordable units does not have to comply with local zoning regulations and a denial will only be upheld by the courts if public health or safety is materially affected. If a qualifying affordable housing development is denied, the burden of proof is on the Town to justify the reasons for the denial.

There are two ways that a community would not be subject to the Affordable Housing Appeals Procedure:

Approach	Requirement	Current Status
<b>Four-Year Moratorium</b>	Accumulating at least 186 “housing unit equivalent points” (HUEP) for units created since 1990 (an amount equal to 2% of the Census housing count)	Rocky Hill may not have accumulated any HUEP and would need 186 HUEP to achieve a four-year moratorium
<b>Exemption</b>	Having at least 932 State-defined affordable <u>units</u> (10% of the 2020 Census housing count)	Rocky Hill has 454 State-defined affordable units and would need 478 more units to become exempt

### Set-Aside Development

If less than 10 percent of a community’s housing stock meets State criteria for affordable housing (Rocky Hill is at 5.13%), a “set-aside development” can be proposed without having to comply with local zoning regulations.

A “set-aside development” using the Affordable Housing Appeals Procedure must provide:

- At least 15 percent of units for persons and families whose income is at or below 80 percent of the area median income
- At least 15 percent of units for persons and families whose income is at or below 60 percent of the area median income



## 3

## BENCHMARKS

## What Does The Plan of Conservation and Development Say About Affordable Housing?

A Plan of Conservation and Development (POCD) is a forward-looking document, required by State statutes (CGS Section 8-23), which is intended to guide the future physical, economic, and social development of a community.

The current POCD (adopted in 2015) contained the following housing recommendations:

### Manage And Guide Residential Development

Maintain A Diverse Housing Portfolio - Rocky Hill is a diverse housing portfolio with a number of housing options for residents of the Town and the region. This diversity has helped make Rocky Hill the community it is today and this diversity should be maintained.

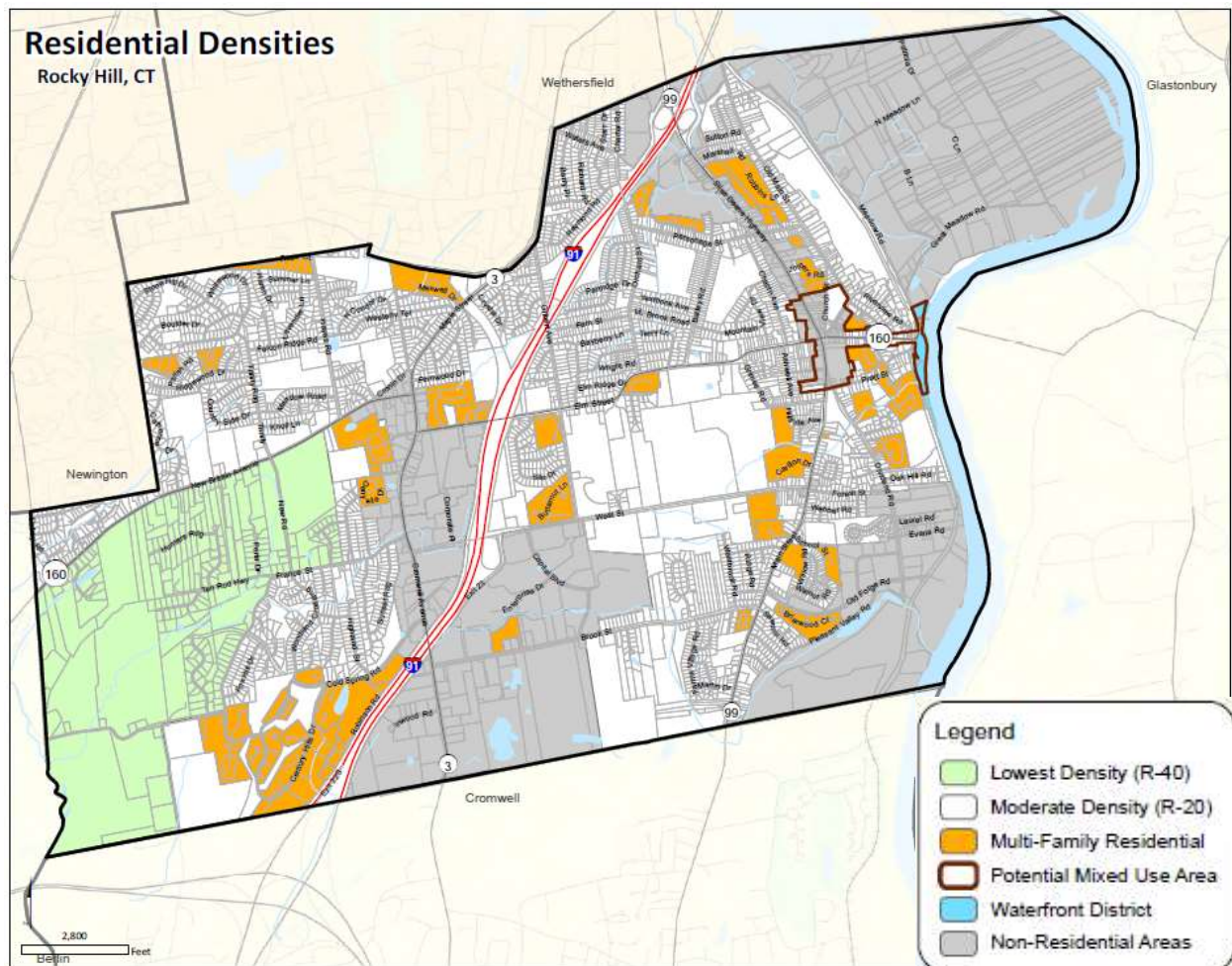
Protect Residential Neighborhoods and Areas - Rocky Hill is primarily a residential community. For this reason, the Plan of Conservation and Development recommends that the Town continue to protect the integrity of residential neighborhoods from encroachment by business activities and that appropriate buffers and transitions be provided between business uses and residential areas.

Provide For Housing Options - While Rocky Hill has a diverse housing stock today in terms of the number of multi-family units, most of those units were built in the 1970s and may not be well-designed for the housing needs of today or tomorrow. There is expected to be a need during the planning period for additional housing units in Rocky Hill that are:

- suitable for an aging population since there will be a larger number of people in the older age groups, and
- affordable to moderate income persons and households.

Whatever housing strategies are pursued, design will be an important consideration. While many people become concerned when there is discussion of higher density housing, density is just a number. The overall design of a housing development can make higher densities seem more attractive than lower densities. Design may be more important than density.

*The 2015 POCD already contains recommendations for promoting affordable housing*



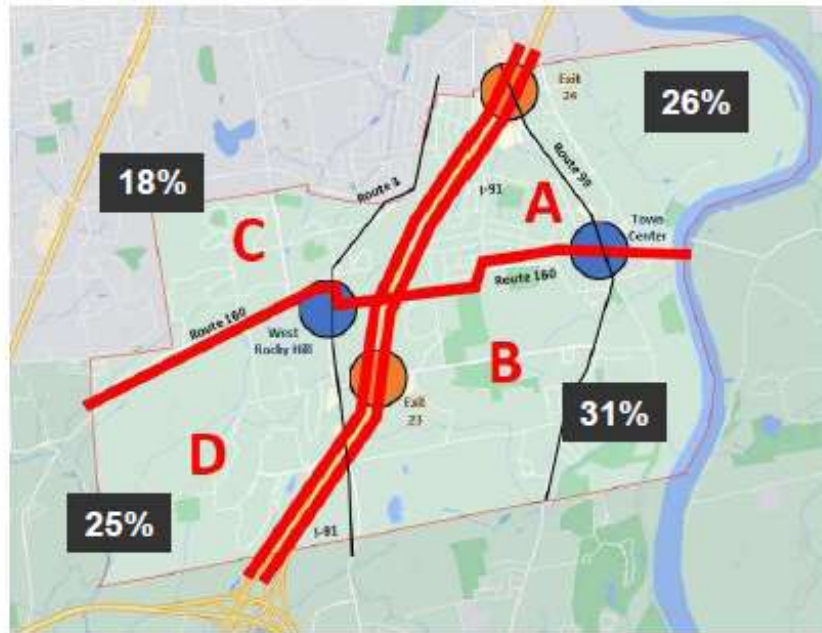
Policies	Leader	Partners
1. Maintain a diverse housing portfolio.	Town	Staff, RHHA
2. Protect the character and integrity of residential neighborhoods.	Town	PZC, Staff
3. Encourage conservation design subdivisions in the R-40 zoning district.	PZC	Staff
4. Explore appropriate opportunities to meet the housing needs of an aging population, and moderate income persons and households.	PZC	RHHA, Town, Staff
Action Steps	Leader	Partners
1. Plan for additional senior housing units managed by the Housing Authority to meet current and anticipated future needs for affordable housing for seniors.	RHHA	PZC, Staff
2. Modify the definition of “affordable housing” in the Zoning Regulations to be consistent with State statutes and ensuring consistency with other provisions of the regulations.	PZC	Staff

## How Do Residents Feel About Affordable Housing?

As part of the process of preparing this affordable housing plan, the Planning and Zoning Commission authorized an on-line survey to obtain community input with regard to housing needs in Rocky Hill and possible housing strategies for the future. The survey was open for about seven weeks from early May to the end of June and 840 responses were received.

### Overview Of Participants

1. Residents from all parts of Rocky Hill participated in the survey.

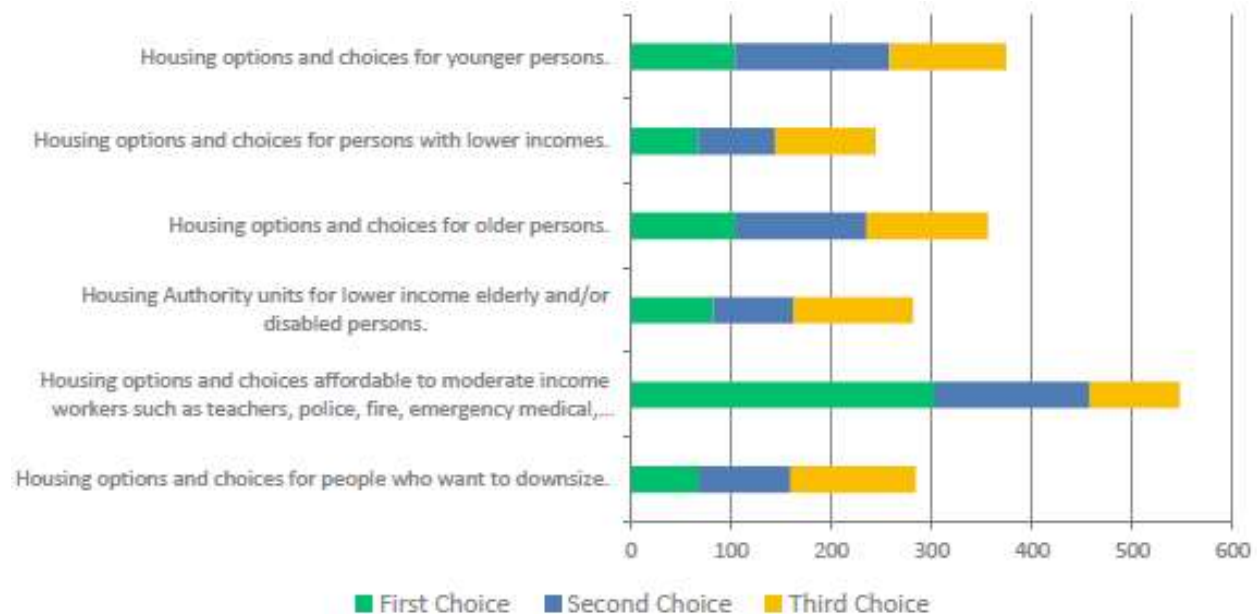


2. About 57% of participants were younger than 55 years old, about 16% were ages 55 to 64, and about 26% were older than age 65.
3. About 84% of participants owned their current place of residence. About 16% rented their current place of residence.
4. About 42% of participants had lived in Rocky Hill for 20+ years (may be less aware of some of the housing cost challenges facing people today).
5. About 60% of participants were female.
6. The largest race/ethnicity group (66%) was "White / Caucasian" with "Prefer Not To Answer" at 17%, and "Asian / Pacific Islander" at 9%.
7. About 20% of participants earn less than 80% of the area median income.

8. When people first moved to Rocky Hill, about 54% purchased a single-family home, about 26% rented, and about 18% bought a condominium or town-house.
9. While about 59% of participants still live in the first residence they occupied in Rocky Hill, about 40 percent have lived in two or more housing units in Rocky Hill (trading up, trading over, or trading down) over the years.
10. About 2/3rds of participants thought they would live in Rocky Hill for the next 10 years and 38% thought they would live here for the next 20 years.
11. About 57% of participants thought their next housing option would be smaller housing unit.
12. While about 56% of participants thought Rocky Hill had enough of the housing type they would want to live in next, about 44% did not feel there were enough options of their desired next housing type.
13. About 56% of participants indicated they were personally aware of someone that would benefit from having access to housing that is more affordable.

### Priority Housing Needs

When asked about the housing needs they felt were the highest priorities to be addressed, participants identified “housing options and choices affordable to moderate income workers such as teachers, police, fire, emergency medical, store workers, trades people, waitstaff, etc..



### Legend

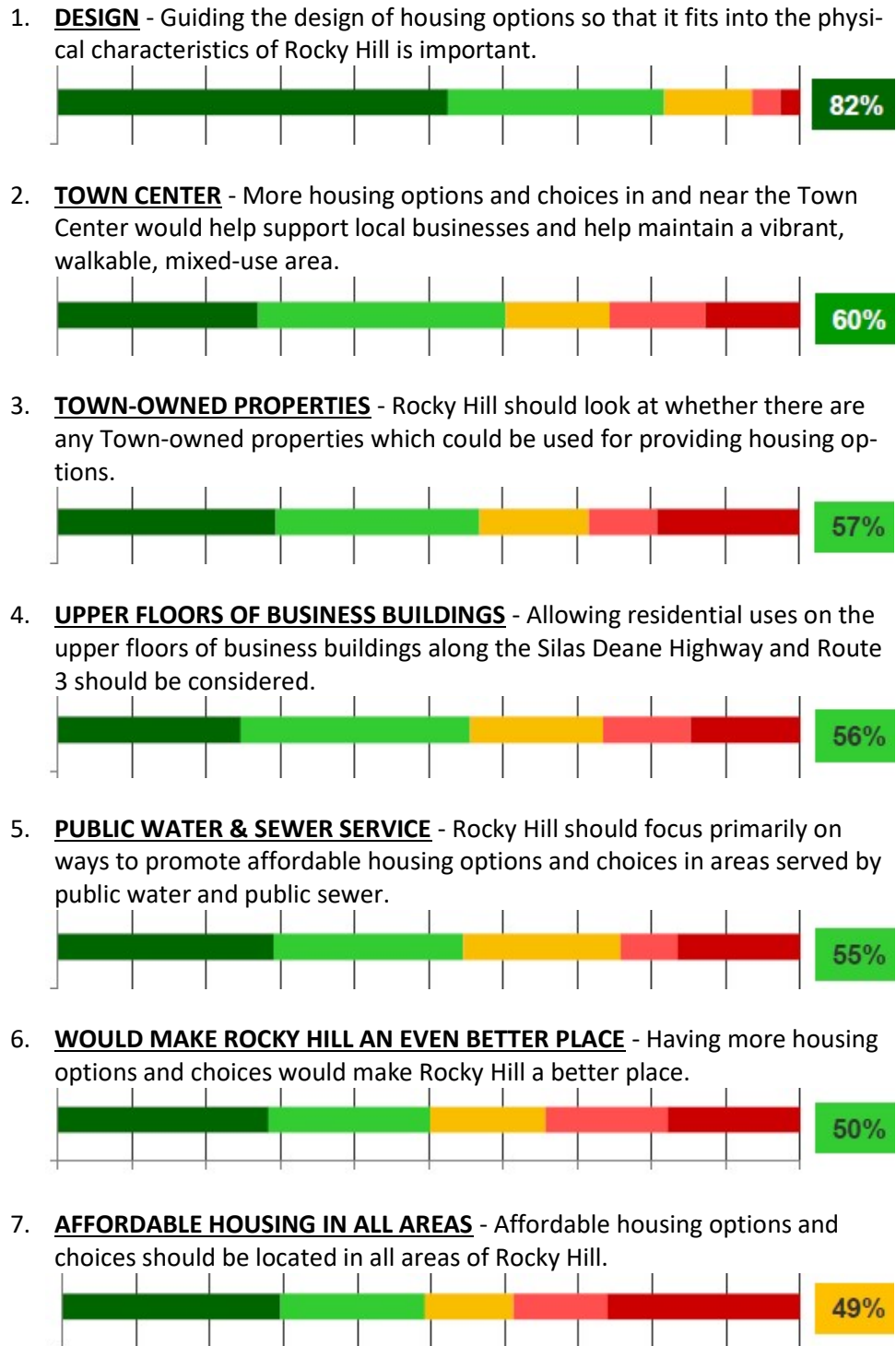
Vertical line represent 10% increments. Colors represent the following:

- Strongly Agree
- Somewhat Agree
- Not Sure
- Somewhat Disagree
- Strongly Disagree

The number on the right-hand side represents the percentage indicating “strongly agree” or “somewhat agree”. The color of the box indicates the overall level of agreement or disagreement.

### Housing Strategies

In the on-line survey, participants were asked whether they agreed or disagreed (somewhat or strongly) with a variety of statements. The results are reported below in rank order based on the highest level of agreement.

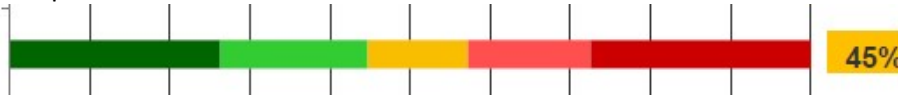




8. **SHOULD INCREASE NUMBER OF AFFORDABLE UNITS** - Rocky Hill should seek ways to increase the number of housing units affordable to low- and moderate-income households.



9. **REQUIRE NEW AFFORDABLE UNITS** - New residential development should be **required** to provide affordable housing as part of that new residential development.



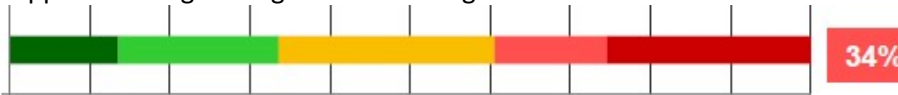
10. **ENCOURAGE NEW AFFORDABLE UNITS** - New residential development should be **offered incentives** and otherwise encouraged to provide affordable housing.



11. **TOWN SHOULD CREATE AFFORDABLE HOUSING** - The Town should create affordable housing units rather than seek ways for new development to help meet that need.



12. **ESTABLISH A HOUSING FUND** - Establishing a special Town housing fund to support housing strategies would be a good idea.



In an open-ended question, participants offered the following strategies and expressed some concerns:

Strategies (37)	Recognize The Need (28)	Concerns (119)
Re-use existing buildings	RH Needs Affordable Housing	RH Has Enough Housing
Town Center / Silas Deane Highway / Route 3	RH Needs Affordable Single-Family Housing	Will have negative impacts (crime, traffic, character, environment, schools, taxes, etc.)
Mixed use developments	RH Needs Affordable Senior Housing	Let the Market Decide
Zoning changes		Oppose "Low Income" Housing
Control Rents		Other / Miscellaneous
No Other Strategies To Recommend		

# 4

## Key To Leaders / Partners

<b>AHC</b>	Affordable Housing Committee (Proposed)
<b>PZC</b>	Planning and Zoning Commission
<b>RHHA</b>	Rocky Hill Housing Authority
<b>Staff</b>	Town Staff
<b>TC</b>	Town Council
<b>TM</b>	Town Manager

## STRATEGIES

### 1. Organize Housing Efforts

#### a. Establish A Municipal Committee

To promote and guide efforts related to achieving the overall goals of this Affordable Housing Plan, there should be a municipal committee charged with overseeing those efforts.

Strategies	Leader / Partners
1. Establish an Affordable Housing Committee to: <ol style="list-style-type: none"> <li>Advocate for and oversee affordable housing efforts,</li> <li>Educate the community about affordable housing,</li> <li>Raise awareness of what is needed,</li> <li>Manage the Special Housing Fund (if established), and</li> <li>Maintain and update the Affordable Housing Plan.</li> </ol>	TC TM

#### b. Establish A Special Housing Fund

The Town of Rocky Hill can establish a Special Housing Fund (such as a Housing Trust Fund) to serve as a repository for housing-related grants, fees, gifts, and bequests.

Strategies	Leader / Partners
1. Set up a "Special Housing Fund" which will establish a dedicated place for funds to support affordable housing efforts.	TC TM
2. Explore ways to fund the Special Housing Fund which might include: <ol style="list-style-type: none"> <li>Grants from State and/or Federal agencies, non-profit foundations, and/or other outside sources</li> <li>Gifts / bequests from residents</li> <li>Contributions from businesses (including contributions from banks as part of their Community Reinvestment Act obligations)</li> <li>A fee on any zoning permit (authorized by CGS 8-2i)</li> <li>Other sources.</li> </ol>	AHC PZC TC

### c. Prepare For Deed-Restricted Housing

It is likely that future affordable housing units will be “deed-restricted” units (see page 24). Deed-restricted units are managed through:

- A “housing affordability plan” governing eligible purchasers or renters, computation of sale prices or rental rates, and other important provisions,
- Deed restrictions (compliant with State law) filed on the land records, and
- An administrator to oversee both.

Establishing standard municipal documents and procedures (rather than different approaches for each development) helps ensure efficient oversight of approved developments and helps avoid loss of units wither intentionally or unintentionally.

Strategies	Leader / Partners
1. Prepare standard documents so that all deed-restricted developments follow the same parameters: <ul style="list-style-type: none"> <li>a. Housing Affordability Plan (including annual reporting)</li> <li>b. Fair Housing Marketing Plan</li> <li>c. Affordability Deed Restrictions (including protection from foreclosure of affordability restrictions)</li> </ul>	AHC
2. Require municipal approval of the administrator of the Housing Affordability Plan (and any change thereof) to ensure that the administrator is independent, qualified, capable, and experienced to oversee deed restricted unit sales and rental.	AHC
3. Adopt requirements in the Zoning Regulations that such standard documents be used and that the PZC shall review and approve any administrator.	PZC
4. Over the long term, consider: <ul style="list-style-type: none"> <li>a. Extending the term of deed restrictions beyond the statutory minimum of 40 years (such as “the life of the unit”), or</li> <li>b. Requiring the deed restrictions be automatically renewed at the end of each affordability term unless the municipality releases the restriction for a portion of any “value increment” which occurs when the unit resets to market rate.</li> <li>c. Possible ways to address the “value increment” which can occur at the expiration of the deed restriction.</li> </ul>	AHC

**Key To Leaders / Partners**

<b>AHC</b>	Affordable Housing Committee (Proposed)
<b>PZC</b>	Planning and Zoning Commission
<b>RHHA</b>	Rocky Hill Housing Authority
<b>Staff</b>	Town Staff
<b>TC</b>	Town Council
<b>TM</b>	Town Manager

**2. Guide Design / Location Of Affordable Housing****a. Guide The Design Of Affordable Housing**

Survey results clearly indicate Rocky Hill residents strongly support the idea of guiding the design of higher density development. The 2015 POCD also recommended a design review process be activated in Rocky Hill. Although the Town Council adopted an ordinance in 2013 establishing an “Architectural Review Advisory Board”, no members have been appointed. The 2015 POCD also contains some related procedural recommendations.

In addition, Appendix B contains some additional information on design guidelines.

<b>Strategies</b>	<b>Leader / Partners</b>
1. Establish design guidelines or requirements for multi-family housing based on written guidelines / graphic guidelines.	PZC AHC

**b. Guide The Location Of Affordable Housing**

Survey results clearly indicate Rocky Hill residents also strongly support the idea of guiding the location of higher density development.

<b>Strategies</b>	<b>Leader / Partners</b>
1. Investigate ways to allow more housing options and choices: <ul style="list-style-type: none"> <li>a. In and near the Town Center to establish and maintain a vibrant, walkable, mixed-use area,</li> <li>b. On the upper floors of business buildings along the Silas Deane Highway and Route 3, and</li> <li>c. In areas served by public water and public sewer.</li> </ul>	PZC AHC

### 3. Increase Assisted Housing

Assisted housing is housing which receives financial assistance (such as loans, grants, low-income housing tax credits, etc.) under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing. See page 10 for a listing of assisted housing developments in Rocky Hill.

Assisted housing provided by a housing authority is generally targeted to households earning up to 50% of area median income and is configured as:

- Housing for the elderly and/or disabled, or
- Housing for families.

The demand for such units is higher than the number of units available and the waiting period for a unit can be quite lengthy.

Strategies	Leader / Partners
1. Work with the Rocky Hill Housing Authority to create additional units of assisted housing.	AHC RHHA
2. Investigate if there are ways to make more efficient use of the land the Housing Authority currently occupies by: <ul style="list-style-type: none"> <li>a. Adding more units</li> <li>b. Replacing one-story buildings with multi-story buildings in a phased approach (including temporary units during construction)</li> </ul>	AHC
3. Investigate whether adjacent land could be obtained to enhance the Housing Authority campus and set the stage for additional units in the future.	RHHA AHC Staff
4. Investigate whether money from a Special Housing Fund or other source could be given / loaned to the Housing Authority to accelerate design / permitting / financing of projects.	AHC
5. Investigate whether any Town-owned land could be dedicated or obtained to support Housing Authority efforts.	AHC TC
6. Investigate whether any State-owned land could be obtained to support Housing Authority efforts.	AHC TC
7. Over the longer term, encourage the Housing Authority to explore providing “family” units in addition to “elderly/disabled” units.	AHC RHHA
8. Work with other entities to create additional units of assisted housing.	AHC

#### Key To Leaders / Partners

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**Rocky Hill  
Housing Authority**



**Key To Leaders / Partners**

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**Possible Incentives**

1. More units overall (density bonus)
2. Greater building height
3. Greater lot coverage
4. Lower parking requirement

**Possible Options When AH Unit Required**

1. Build a comparable new unit on site
2. Build a comparable new unit elsewhere in Rocky Hill
3. Deed-restrict a comparable existing unit elsewhere in Rocky Hill
4. Pay a "fee-in-lieu-of affordable housing" for units not built
5. Pay a "fee-in-lieu-of affordable housing" for fractional unit requirements not built (and possible credit for fractional units built)

**4. Increase Deed-Restricted Housing**

Deed-restricted housing is housing which has restrictions on the deed for a certain number of years requiring that some or all units sell or rent at or below prices affordable (30 percent or less of annual income) to persons and families whose income is less than or equal to 80 percent of the area median income.

Deed restrictions are important. In the absence of deed restrictions, housing prices can escalate over time and become unaffordable for the people who need the housing – maybe even keeping it permanently out of their grasp.

Strategies	Leader / Partners
<ol style="list-style-type: none"> <li>1. Investigate whether to adopt an "inclusionary zoning" regulation which would <u>require</u> provision for affordable housing, as part of new residential development</li> </ol> <p>AND / OR</p> <p>Seek ways to <u>incentivize</u> the creation of deed-restricted affordable units as part of new developments.</p> <ol style="list-style-type: none"> <li>a. Remove impediments / limitations in the Zoning Regulations</li> <li>b. Consider modifying the Zoning Regulations to allow higher density for higher percentage of affordable units</li> </ol>	PZC
<ol style="list-style-type: none"> <li>2. Investigate whether Rocky Hill might allow smaller-scale housing developments with affordable housing through a Special Permit (or other) process under certain conditions.</li> </ol>	PZC
<ol style="list-style-type: none"> <li>3. Investigate ways that Rocky Hill may be able to deed-restrict <u>existing</u> housing units:               <ol style="list-style-type: none"> <li>a. Monetary payment</li> <li>b. Tax abatement</li> <li>c. Cooperative purchase where the Town purchases the land and leases it back to homeowners to reduce the cost of the housing unit.</li> </ol> </li> </ol>	AHC
<ol style="list-style-type: none"> <li>4. Investigate ways to use tax incentives to support creation of <u>new</u> deed-restricted units:               <ol style="list-style-type: none"> <li>a. Tax credits – A subtraction of a set amount from a local, state, or federal tax liability.</li> <li>b. Tax abatements – Fixing property assessment (CGS 12-65b)</li> <li>c. Tax abatements – Abatement of tax payment (CGS 8-215) eligible for State reimbursement (CGS 8-216)</li> <li>d. Tax -increment financing - Redirecting increases in real estate taxes which will result from new developments into infrastructure improvements, etc.</li> </ol> </li> </ol>	TC
<ol style="list-style-type: none"> <li>5. Evaluate properties obtained for open space or through foreclosure / tax sale / eminent domain for opportunities to create affordable housing on at least part of the property.</li> </ol>	AHC

## 5. Increase Other State-Recognized Units

There are two other type of housing which count to the State Affordable Housing Appeals list:

- Tenant Rental Assistance, and
- CHFA/USDA mortgages.

Tenant Rental Assistance – Rental assistance certificates are granted to people and allow the tenant to pay 30% of their income on rent with the State making up the rent difference for approved units. Rocky Hill currently has 62 rental certificates in use in the community.

CHFA/USDA Mortgages – Such mortgages are offered to eligible borrowers with favorable terms (reduced down payment, interest rate, etc.) to facilitate entry to home ownership. Rocky Hill currently has 147 units in the community with CHFA/USDA mortgages.

### Key To Leaders / Partners

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Strategies	Leader / Partners
1. Acquire Housing Choice Vouchers (rental assistance certificates) funded for Rocky Hill.	RHHA
2. Investigate ways to attract tenants receiving rental assistance certificates since their residence in Rocky Hill will contribute to the Affordable Housing Appeals List.	AHC
3. Investigate ways to attract purchasers utilizing CHFA/USDA mortgages since their purchase in Rocky Hill will contribute to the Affordable Housing Appeals List.	AHC
4. Seek to align with banks located in Rocky Hill to help them meet their community Reinvestment Act obligations by assisting eligible households with down payments, closing costs, escrow accounts, and equity building (both social equity and financial equity).	AHC

**Key To Leaders / Partners**

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**Changing Housing Needs**

Housing needs and desires are changing as a result of a number of factors:

- Housing cost rising faster than income growth
- Changing age mix / composition with more senior households
- Younger households struggling with student debt / high cost of renting / difficulty saving for a down payment
- Smaller households considering smaller units
- Some households seeking lower maintenance housing options
- Some seeking housing options with more amenities / services
- Some seeking lower cost housing

**6. Review Regulations / Increase Housing Options**

More housing choices and options are a good way for communities to address changing housing needs/desires (see sidebar). While the primary housing need is for units which are restricted as affordable, unrestricted units which better meet people's needs and/or naturally sell or rent at affordable prices would still provide housing diversity to help meet different housing needs.

Reviewing and revising the Zoning Regulations could provide an opportunity to expand housing choices and options and remove impediments to housing affordability.

Reviewing the Zoning Regulations may also provide an opportunity to discuss enabling some forms of "middle" housing" in Rocky Hill. The term "middle housing" generally refers to housing types between single family homes at one end of the spectrum and larger multi-family developments at the other end.

<b>Strategies</b>	<b>Leader / Partners</b>
1. Review and update the Zoning Regulations with an eye to issues relating to housing affordability.	PZC
2. Explore ways to add "missing middle" housing (which can be naturally more affordable based on their design and size) into Rocky Hill.	PZC

**Possible Areas For Exploration Of Zoning Regulation Changes**

1. **Section 3.B** – Allow multi-family development (not limited to elderly or active adult) in residential districts provided at least 15% of the units are deed-restricted as affordable.
2. **Section 4.B** – Expand mixed use buildings / projects into other Business Districts (such as Regional Commercial and/or Commercial) provided at least 15% of the units are deed-restricted as affordable.
3. **Section 5.B** – Allow multi-family development in the Glastonbury Avenue Overlay District.
4. **Section 6.B** – Add an affordable housing requirement to the Conservation Design Subdivision regulations.
5. **Section 6.C** – Add an affordable housing requirement to the Active Adult Housing regulations.
6. **Section 6.D** – Add an affordable housing requirement to the Cluster Residence regulations.
7. **Section 6.E** – Add an affordable housing requirement to the Housing For The Elderly regulations.

### Concept / Examples Of "Middle" Housing



**Two Family**



**Three Family**



**Courtyard Buildings**



**Cottage Court**



**Streetfront Townhouses**



**Mixed-Use Building**



## 7. Other Strategies

Other strategies to be considered are identified below.

### Housing Units / Configuration

1. If warranted, make additional provision to allow accessory dwelling units.
2. Investigate ways to incentivize and preserve workforce housing units which would remain affordable to people earning 100 – 120% of area median income.
3. Provide for micro-units where smaller units are enabled (at a higher density within the same floor area) and deed-restricted as to size, occupancy, and price.
4. Adopt an ordinance or zoning regulation to require age-friendly “universal design” features be incorporated in new multi-family development
5. Monitor former lodging facilities being used for housing.

### Supportive Community Services

6. Support the Rocky Hill Fair Rent Commission.
7. Support the Rocky Hill Commission on Inclusion and Innovation.
8. Maintain / enhance elderly tax relief.
9. Continue to provide social services.
10. Continue to help support people “aging in place” with home maintenance, home improvements, etc.

### Supportive Regional Efforts Services

11. Continue to support organizations which help address special housing needs (emergency shelters, homelessness, etc.).
12. Help local banks meet their Community Reinvestment Act (CRA) obligations for meeting credit needs in communities served.
13. Continue to work with other organizations as “housing partners” to accomplish housing goals.
14. Continue to promote regional solutions to housing challenges.



# APPENDICES



## APPENDIX A - Glossary Of Some Key Housing Terms

**8-30g** - A reference to the Affordable Housing Appeals Procedure established by the State of Connecticut. See CGS Section 8-30g et seq. See “*Affordable Housing Appeals Procedure*”)

**ACCESSORY APARTMENT** – A separate dwelling unit that:

- is located on the same lot as a principal dwelling unit of greater square footage,
- has cooking facilities, and
- complies with or is otherwise exempt from any applicable building code, fire code and health and safety regulations;

**ACCESSORY APARTMENT, AFFORDABLE** - An accessory apartment that is subject to binding recorded deeds which contain covenants or restrictions that require such accessory apartment be sold or rented at, or below, prices that will preserve the unit as housing for which, for a period of not less than ten years, persons and families pay thirty per cent or less of income, where such income is less than or equal to eighty per cent of the area median income.

**ACCESSORY DWELLING UNIT** – Another term for an accessory apartment. See “Accessory Apartment”

**AFFORDABLE HOUSING** - Housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to 80 per cent of the area median income. (See CGS Section 8-39a)

**AFFORDABLE HOUSING APPEALS PROCEDURE** – As codified in CGS 8-30g, a series of procedures that developers, municipalities, and courts must follow with regard to a proposed affordable housing development with regard to:

- What constitutes an application.
- How such application is to be processed,
- A developer appeal of a decision by a local board or commission to reject such an application or approve such application with restrictions that would have a substantially adverse impact on the viability of the project.
- The “burden of proof” shifting to the municipality with regard to proving that:
  - The decision was necessary to protect substantial public interests in health, safety, or other matters the municipality may legally consider;
  - The public interests clearly outweigh the need for affordable housing; and
  - Such public interests cannot be protected by reasonable changes to the affordable housing development.

**AFFORDABLE HOUSING DEVELOPMENT** - As used in CGS 8-30g, a proposed housing development which is (A) assisted housing, or (B) a set-aside development. See CGS Section 8-30g et seq.

**ANNUAL INCOME** - In general, the adjusted gross income as defined for purposes of reporting under Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes.

**AREA MEDIAN INCOME (AMI)** - An "average" annual income for an area as determined by HUD which is used to calculate eligibility for certain affordable housing programs. Also see "median income".

**AS OF RIGHT** – Able to be approved in accordance with the terms of a zoning regulation or regulations and without requiring that a public hearing be held, a variance, special permit or special exception be granted or some other discretionary zoning action be taken, other than a determination that a site plan is in conformance with applicable zoning regulations.

**ASSISTED HOUSING** - Housing which is receiving, or will receive, financial assistance under any governmental program for the construction or substantial rehabilitation of low- and moderate-income housing, and any housing occupied by persons receiving rental assistance.

**CGS** - Connecticut General Statutes

**CHFA/USDA MORTGAGE** - Government-insured home loans with fixed-interest rates that enable qualified borrowers (such as those with low- and moderate-incomes) to purchase a home with reduced down payments and/or closing cost reduction.

**COTTAGE CLUSTER** - A grouping of at least four detached housing units, or live work units, per acre that are located around a common open area.

**COTTAGE COURT** - A group of small, detached structures arranged around a shared court visible from the street. Structures of less than 2 stories are oriented primarily to the shared court with automobile access to the side and/or rear.

**COURTYARD BUILDING** - A detached structure consisting of multiple side-by-side and/or stacked dwelling units oriented around a courtyard or series of courtyards which are generally open to the street. Building height can vary based on location / context but may be up to 3.5-stories.

**DUPLEX (also called Two-Family)** – A detached structure that consists of two dwelling units arranged side-by-side or one above the other. This type has the appearance of a small-to-medium single-unit house of up to 2.5 stories.

**FAIR HOUSING** – The right to choose housing free from unlawful discrimination based on race, color, religion, sex, national origin, familial status, disability, marital status, and age (codified in the federal Fair Housing Act).

**FAMILY** – People related by blood, adoption, marriage, civil union, etc.

**FEE-IN-LIEU-OF AFFORDABLE HOUSING (FILAH)** – A scenario where a developer may satisfy a requirement to provide affordable housing by paying a fee into a housing trust fund in lieu of on-site production. The housing trust fund is used (along with other funding sources) to finance affordable housing elsewhere in the community.

**FOURPLEX** - A detached structure with the appearance of a medium-sized single-unit house which contains four dwelling units, two on the ground floor and two above, with shared or individual entries from the street.

**HOUSEHOLD** - All the people who occupy a housing unit.

**HOUSING CHOICE VOUCHER** – See “*Rental Assistance.*”

**HOUSING UNIT EQUIVALENT POINTS** – A system created by the Legislature (see CGS Section 8-30g ) whereby points are attained for different types of housing units newly created since 1990.

**Housing Unit Equivalent Points**

Housing Type	HUEP If Rented	HUEP If Owned
Family Units Affordable @ 40% AMI	2.50	2.00
Family Units Affordable @ 60% AMI	2.00	1.50
Family Units Affordable @ 80% AMI	1.50	1.00
Elderly Units Affordable @ 80% AMI	0.50	0.50
Market Rate Units In Set-Aside Development	0.25	0.25
Family Units In An Approved Incentive Housing Development	0.25	0.25
<b>Mobile Manufactured Home In A Resident-Owned MMH Park</b>		
MMH Units Affordable @ 60% AMI	2.00	2.00
MMH Units Affordable @ 80% AMI	1.50	1.50
Other Units In A Resident-Owned MMH Park	0.25	0.25
<b>Potential Bonus Points</b>		
Elderly Units (If at least 60% of the units submitted as part of the moratorium application are family units)	0.50	0.50
3-Bedroom Units	0.25	0.25

**INCENTIVE HOUSING ZONE** - A zone established to promote the creation of affordable housing. See CGS Section 8-13m et seq.

**INCLUSIONARY ZONING** - Municipal regulations which make some provision for housing affordable to people with low to moderate incomes as part of new development approvals – either in terms of establishment of units, a fee-in-lieu-of-units, and/or other approaches. Programs can be mandatory (required) or voluntary (incentivized). In the absence of such provisions, affordable housing may not be created due to municipal intent, builder choice, neighborhood opposition, financing practices, and/or other factors.

**LIVE-WORK UNIT** - An attached or detached structure consisting of one dwelling unit above or behind a ground floor space that can accommodate a range of non-residential use. The residential unit and flex space have separate outside entrances but are connected internally and maintain a firewall-separation.

**MEDIAN INCOME** - As used in CGS 8-30g, after adjustments for family size, the lesser of the state median income or the area median income for the area in which the municipality containing the affordable housing development is located, as determined by the United States Department of Housing and Urban Development. Also see “area median income”.

**MEDIAN** - A numerical value used to describe a dataset where one half of the dataset values are above the median value and one half are below.

**MIDDLE HOUSING** - Housing types which fit in the middle between single-family dwellings and larger multi-family developments (such as duplexes, fourplexes, cottage courts, and multiplexes). Middle housing generally contains fewer than 8 units but may contain more units in more urban settings. The buildings are typically “house-scale” to fit into existing neighborhoods. They can be more naturally affordable than other housing types and can also support walkability, locally-serving retail, and public transportation. As per Public Act 21-29, duplexes, triplexes, quadplexes, cottage clusters and townhouses.

**MIXED-USE BUILDING** – See mixed-use development.

**MIXED-USE DEVELOPMENT** - A development containing both residential and nonresidential uses in any single building.

**MULTI-PLEX** - A detached structure that consists of 5 to 12 dwelling units arranged side-by-side and/or stacked, typically with a shared entry from the street. This 2 to 2.5-story structure has the appearance of a medium-to-large single-unit house.

**NATURALLY OCCURRING AFFORDABLE HOUSING (NOAH)** – Housing which sells or rents at affordable prices without government subsidies or deed-restrictions – often due to age, condition, location, market conditions, or other factors.

**RENTAL ASSISTANCE** - A program for helping -low-income households afford decent, safe, and sanitary housing by paying the difference between 30% of the household’s income and the rental rate of a unit that meets minimum standards of quality and safety as defined by the State of Connecticut.

**SET-ASIDE DEVELOPMENT** - As used in CGS 8-30g, a development in which not less than thirty per cent of the dwelling units will be conveyed by deeds containing covenants or restrictions which shall require that, for at least forty years after the initial occupation of the proposed development, such dwelling units shall be sold or rented at, or below, prices which will preserve the units as housing for which persons and families pay thirty per cent or less of their annual income, where such income is less than or equal to eighty per cent of the area median income. In a set-aside development, a number of dwelling units equal to not less than fifteen per cent of all dwelling units in the development shall be sold or rented to persons and families whose income is less than or equal to sixty per cent of the area median income and the remainder of the dwelling units conveyed by deeds containing covenants or restrictions shall be sold or rented to persons and families whose income is less than or equal to eighty per cent of the area median income.

**SINGLE-FAMILY** – A detached structure that consists of one dwelling unit.

**TRIPLEX** - A detached structure that consists of 3 dwelling units typically stacked on top of each other on consecutive floors, with one entry for the ground floor unit and a shared entry for the units above.

**TOWNHOUSE** - A residential building constructed in a grouping of three or more attached units, each of which shares at least one common wall with an adjacent unit and has exterior walls on at least two sides.

**TOWNHOUSE, STREETFRONT** - A townhouse placed in close proximity to a public or private street or courtyard with the entry to the unit on the narrow end of the unit. The street façades have entrances and avoid garages.

**TWO-FAMILY** – See “Duplex”

In addition to some of the examples on this page, the Commission on Connecticut's Development and Future (a special committee established by the legislature in 2021 as part of Public Act 21-29) will be developing “model design guidelines ... that municipalities may adopt, in whole or in part, as part of their zoning or subdivision regulations” which will:

- ## Affordable Housing Design Advisor Website

### Form-Based Code / Appearance Standards (Canton, CT)

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## Participants

***Thank you to the residents of Rocky Hill who participated in the on-line survey and other parts of the process of preparing this Housing Plan.***

### Planning & Zoning Commission

Dimple Desai      *Chair*  
Victor Zarrilli      *Secretary*

Giuseppe Aglieco  
Alan Mordhorst  
Ronald Robbins

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### Index To Pictures On Front Cover

Alterra	Apple Grove	Beacon Place	Bel-Air Circle	Brimfield Village	Brookwood
Cedar Hollow	Century Heights	Glenbrook	Century Hills Tower	Century Ridge	
Cliffside	Cold Spring Village	Country Meadow	Elms Common	Fairways Edge	Ferry Landing
Forest Park	Green at Maple	Greenfield Village	Highpoint	High Ridge Estates	
Lexington Es-tates	Montage	Old Forge	Parsons Village	Prestige Apartments	Raintree
RHHA Murphy Apartments	RHHA Senior Center Apts.	Rhodes Landing	Ridge at Elm	Riverpark Crossing	
Rockwood Manor	Rolling Green 1	Rolling Green 2	Rolling Green 3	Rolling Green 4	Rose Court
Shipman Crossing	Skyview	Sprucewood	Stepney Place	The Oaks	
Village Center	Webster Hill Estates	Westage	Woodside	Worthington Arms	

